

FILED
2/9/23 11:15 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:

SCOTT A. CARMINO,
Debtor

SCOTT A. CARMINO,
Movant,

vs.

AUTOTRAKK, LLC., CITIZENS BANK, N.A., F/K/A RBS CITIZENS, N.A., CRESCENT
BANK AND TRUST, GLOBAL PAYMENT, KEYSTONE COLLECTIONS GROUP, NORTH
VERSAILLES TOWNSHIP SANITARY AUTHORITY, PORTFOLIO RECOVERY
ASSOCIATES, LLC., PREMIER BANKCARD, LLC., c/o JEFFERSON CAPITAL SYSTEMS
LLC., ASSIGNEE, SANTANDER CONSUMER USA INC., VERIZON BY AMERICAN
INFOSOURCE AS AGENT,
Respondents

Chapter 13

Case No. 18-24604-JAD

Related to ECF No. 78


Hearing: February 15, 2023
at 10 a.m.

DEFAULT O/E JAD

ORDER

Based on the foregoing Motion for Withdrawal of Appearance, and pursuant to W.PA.LBR 9010-2(b), it is hereby ORDERED that MICHAEL S. GEISLER, ESQUIRE is GRANTED leave to withdraw from the above-captioned case, and the Clerk shall terminate the corresponding CM/ECF attorney record in this case.

Date: February 9, 2023


JEFFREY A. DELLER, ^{ah}
United States Bankruptcy Judge

Case Administrator to serve:

Debtor

Michael S. Geisler, Esq.

In re:
Scott A. Carmino
Debtor

Case No. 18-24604-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 09, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2023:

Recip ID	Recipient Name and Address
db	+ Scott A. Carmino, 741 Prince Street, North Versailles, PA 15137-1137
14969441	+ Franklin American Mortgage, 425 Phillips Blvd., Trenton, NJ 08618-1430
14969442	Global Payment, P.O. Box 61158, Chicago, IL 60666
15004586	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15021624	+ North Versailles Township Sanitary Authority, 1401 Greensburg Ave., North Versailles, PA 15137-1630
14956310	North Versailles Twp. Sanitary Auth., 1401 Greensburg Avenue, #4, Verona, PA 15147
14969444	Santander Consumer USA, P.O. Box 961425, Fort Worth, TX 76161
14969445	+ Tara Carmino, 741 Prince Street, North Versailles, PA 15137-1137

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14969437	+ Email/Text: aleasure@autotrakk.com	Feb 09 2023 23:56:00	Autotrakk, LLC., 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416
14969438	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 10 2023 00:04:33	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
14989835	+ Email/Text: BKelectronicnotices@cenlar.com	Feb 09 2023 23:56:00	Citizens Bank, C/O Cenlar, FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
15219334	^ MEBN	Feb 09 2023 23:50:55	Citizens Bank, N.A. f/k/a RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
14969439	+ Email/Text: bankruptcy@cbtnc.com	Feb 09 2023 23:56:00	Crescent Bank and Trust, 5401 Jefferson Highway, Suite D, New Orleans, LA 70123-4232
14969440	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 10 2023 00:04:49	First Premier Bank, 601 S Minnesota Avenue, Sioux Falls, SD 57104-4868
14969443	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 10 2023 00:04:51	Portfolio Recovery Associates, 120 Corporate Blvd., Suite 1, Norfolk, VA 23502
14986544	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 10 2023 00:04:36	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14975606	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 09 2023 23:56:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14976578	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 09 2023 23:56:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
14976577	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 09 2023 23:56:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
14983970	Email/PDF: ebn_ais@aisinfo.com	Feb 10 2023 00:04:49	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14969446	Email/PDF: ebn_ais@aisinfo.com		

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Date Rcvd: Feb 09, 2023

Form ID: pdf900

Total Noticed: 21

Feb 10 2023 00:05:01

Verizon c/o American Infosource, LP, P.O. Box
248838, Oklahoma City, OK 73124-8838

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar as servicer for Citizens Bank, N.A.
cr		Citizens Bank, N.A. f/k/a RBS Citizens, N.A.

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Cenlar as servicer for Citizens Bank N.A. bnicholas@kmlawgroup.com
Jeffrey T. Morris	on behalf of Debtor Scott A. Carmino morris@elliott-davis.com jsdm4morris@juno.com
Mary F. Kennedy	on behalf of Creditor Citizens Bank N.A. f/k/a RBS Citizens, N.A. mary@javidianlaw.com, chris.cummins@javidianlaw.com;angie.harrigan@javidianlaw.com
Michael S. Geisler	on behalf of Debtor Scott A. Carmino m.s.geisler@att.net msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6